



Docket No.: 37355-304

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : KIEKHAEFER, JOHN H.  
Appl. No. : 10/735940  
Filed : December 15, 2003  
Title : TRANSPARENT/TRANSLUCENT  
FINANCIAL TRANSACTION  
CARD

Confirmation No.: 3705

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I, hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on June 20, 2005.

Grp./A.U. : 2876  
Examiner : J. Fureman  
Customer No.: : 1923

*Stephen T. Scherzer*  
Stephen T. Scherzer, Reg. No. 45,080

**REPLY TO FINAL OFFICE ACTION**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

*entered  
8/10/05  
amw*

Dear Sir:

**Introductory Comments**

The paper is submitted in reply to the Office Action dated January 18, 2005. Please consider the remarks as indicated on the following pages.